

Issue 122: INSIDER'S EDGE: More on SSI and SSDI

Dear Marge,

[Last week](#), you indicated that individuals who qualify for Supplemental Security Income (SSI) due to disability automatically qualify for benefits and can enroll in a HealthChoice managed care organization (MCO). Do the same rules apply to individuals who qualify for Social Security Disability Insurance (SSDI)?

--Seeking Clarification in Calvert County

Great question! We'll get to the complicated part shortly, but first, let's start with the basics!

The Basics: SSI v. SSDI

The Social Security Administration (SSA) manages two programs that provide benefits based on disability or blindness, the Supplemental Security Income (SSI) program and the Social Security Disability Insurance (SSDI) program.

The SSI program makes cash assistance payments to aged, blind, and disabled persons (including children) who have limited income and resources.

SSDI provides benefits to disabled or blind persons who are "insured" by workers' contributions to the Social Security trust fund. The "contributions" are based on the payroll deductions taken from the individual's earnings when they were able to work (or the earnings of their spouse or parents).

The Fine Print: How is Coverage Provided?

SSI

As noted in [Issue 121](#), individuals who qualify for SSI are automatically eligible for Medicaid benefits in Maryland. SSI recipients do not need to apply for benefits using Maryland Health Connection or by visiting a Local Department of Social Services (LDSS) or using [SAIL](#). Once a consumer is found eligible for SSI, an accretion and deletion file is sent directly to DHR and they update CARES to reflect Medicaid eligibility. Unlike other applicants who qualify for coverage on the basis of disability, SSI recipients are eligible to enroll in a HealthChoice MCO.

SSDI

SSDI recipients qualify for Medicare coverage following a 2-year waiting period. During this waiting period, SSDI individuals may apply for benefits using Maryland Health Connection. Once the individual becomes eligible for and enrolls in Medicare coverage, they will automatically be disenrolled from their MCO.

SSDI beneficiaries enrolled in Medicare who would like help paying Part B premiums must apply for the Qualified Medicare Beneficiary Program (QMB), Specified Low Income Medicare Beneficiary Program (SLMB) or Qualifying Individual (QI) benefits at a LDSS or by using [SAIL](#).

Additional Resources

- To learn more about the differences between SSI and SSDI, [click here](#).
- For more information on what types of Social Security benefits count towards a household's modified adjusted gross income (MAGI) check out [Issue 78: INSIDER'S EDGE: Social Security Benefits Revisited](#).

Until next time! Questions? Send them to dhmh.medicaidmarge@maryland.gov.

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